

**Options for Reservists Called to Active Duty
In Support of Contingency Operations**

Benefit	Options	What Action HR Needs To Take		Additional Guidance or Policy
		Employee on LWOP	Employee Using Intermittent Leave	
Federal Employees Health Benefits (FEHB)	Employee retains coverage and DOE pays for employee's share of the FEHB premium for up to 18 months.	<p>HR sends a memo to DFAS imaging to stop FEHB deductions giving effective date and stating the employee is on active duty in support of contingency operations. No CHRIS action required.</p> <p>HR will process a termination if employee reaches 18 months LWOP-US since there are no provisions for employees to retain coverage past the 18 months. Requires CHRIS action (consult CHRIS Benefits hotline before entering action).</p>	<p>HR sends a memo to DFAS imaging to stop FEHB deductions giving effective date and stating the employee is on active duty in support of contingency operations. No CHRIS action required.</p> <p>HR will process a termination if employee reaches 18 months LWOP-US since there are no provisions for employees to retain coverage past the 18 months. Requires CHRIS action (consult CHRIS Benefits hotline before entering action).</p>	<p>Secretary's memo dated 4/23/02 states that for up to 18 months of absence for each eligible employee called to active duty in support of contingency operations, the Department will make full payment of health benefits contributions and any additional administrative expenses related to health care coverage.</p> <p>After 18 months the FEHB coverage is automatically terminated. The employee will get a 31 day extension (at agency expense) to convert to a private plan.</p>
	Employee may terminate FEHB coverage. When the employee returns there are provisions for the employee may restart FEHB if desired.	HR processes termination of FEHB. At the time of return, employee given option to restart FEHB and HR processes any CHRIS actions to restart. Requires CHRIS action (consult CHRIS Benefits hotline before entering action).	HR processes termination of FEHB. At the time of return, employee given option to restart FEHB and HR processes any CHRIS actions to restart. Requires CHRIS action (consult CHRIS Benefits hotline before entering action).	

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Federal Employees Group Life Insurance (FEGLI)	Employee retains coverage for up to 12 months in an LWOP status.	No CHRIS action at the time the employee goes on LWOP-US. HR will process a termination if employee reaches 12 months LWOP-US since there are no provisions for employees to retain coverage past the 12 months. Requires CHRIS action.	No CHRIS action at the time the employee goes on LWOP-US. HR will process a termination if employee reaches 12 months LWOP-US since there are no provisions for employees to retain coverage past the 12 months. Requires CHRIS action.	Employees who are placed on a LWOP-US status while on military duty can keep their FEGLI coverage for up to 12 months with the agency paying for the coverage. At the end of 12 months in a LWOP-US status, the coverage terminates. The employee will get a 31 day extension (at agency expense) to convert to private coverage.
	Employee may terminate FEGLI coverage. When the employee returns there are provisions to restart the same FEGLI coverage that was in place at the time of termination for LWOP-US.	HR processes CHRIS action to terminate FEGLI. At the time of return, employee given option to restart FEGLI and HR processes any actions to restart and the appropriate personnel/CHRIS actions are done.	HR processes CHRIS action to terminate FEGLI. At the time of return, employee given option to restart FEGLI and HR processes any actions to restart and the appropriate personnel/CHRIS actions are done.	

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Combined Federal Campaign (CFC)	Employee retains current deduction.	No action by HR.	No action by HR.	<p>When an employee is placed on LWOP-US, DFAS will stop taking these deductions even if there is pay for intermittent leave used.</p> <p>If the employee retains the current deduction, and returns to a pay status, deductions will begin again if they return in the same calendar year as placed in LWOP-US. If not in the same calendar year, the employee may make a new election during the next regular campaign period after returning to duty.</p> <p>DFAS will not create a debt for any contributions that are not taken.</p> <p>IF the employee stops this contribution, there are no mechanisms in place to restart. The employee must re-enroll during the regular campaign period.</p>
	Employee stops deductions.	Employee submits written request to Payroll CSR to stop deduction.	Employee submits written request to Payroll CSR to stop deduction.	

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Union Dues	Employee retains current deduction.	No action by HR.	No action by HR.	<p>When an employee is placed in LWOP-US, DFAS will stop taking these deductions. If the employee does not stop the contribution, upon return to pay status, deductions will begin again.</p> <p>DFAS will not create a debt for any contributions that are not taken.</p> <p>If the employee wishes to stop Union Dues contributions, all local bargaining unit requirements must be satisfied. Upon return from LWOP-US, the employees may restart Union dues deductions in accordance with local rules. If agreements do not address these issues, organizations are encouraged to get an MOU signed that supports having deductions stopped and restarted for periods of active duty military service in support of contingency operations.</p>
	Employee stops deductions.	HR sends a memo to DOE Payroll CSR for processing with DFEAS to stop Union deductions giving effective date and stating the employee is on Contingency operations.	HR sends a memo to DOE Payroll CSR for processing with DFAS to stop Union deductions giving effective date and stating the employee is on Contingency operations.	

Benefit	Options	What Action HR Needs To Take		Additional Guidance or Policy
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Savings Bonds	Employee retains current deduction.	No action by HR.	No action by HR.	<p>When an employee is placed in LWOP-US, DFAS will stop taking these deductions. If the employee does not stop the deduction, upon return to pay status, deductions will begin again.</p> <p>DFAS will not create a debt for any contributions that are not taken.</p> <p>Employee may stop this deduction and restart it at anytime. If there is a remaining balance at time of stopping deductions, the balance will be refunded to the employee.</p>
	Employee stops deductions.	No action by HR. Employee stops contributions in Employee Self Service. At the time of return from LWOP-US status, employee may restart contributions. All elections to stop and start deductions can be done in ESS.	No action by HR. Employee stops contributions in Employee Self Service. At the time of return from LWOP-US status, employee may restart contributions. All elections to stop and start deductions can be done in ESS.	
Garnishment of Wages	Only a Court Order can STOP a garnishment!	Court orders are transmitted directly to DFAS. Employees should furnish information to the court as needed to facilitate orders.	Court orders are transmitted directly to DFAS. Employees should furnish information to the court as needed to facilitate orders.	<p>DFAS will continue to take the garnishment until receiving notification from a court. Deductions will be taken any time there is sufficient pay.</p> <p>Employee should advise the court that they have been called to active military duty.</p>

Benefit	Options	What Action HR Needs To Take		Additional Guidance or Policy
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Voluntary Child or Spouse Support	Leave contribution amount as elected.	No action by HR.	No action by HR.	<p>Court ordered support that does not result in a garnishment. These are voluntary deductions that they employee may elect or stop at any time.</p> <p>DFAS will take this election as long as there is sufficient pay.</p> <p>DFAS will not create a debt for any contributions that are not taken.</p>
	Employee stops deductions.	No action by HR. Employee sends a written request to DFAS imaging to stop deductions giving effective date and stating the employee is on active duty in support of contingency operations. At the time of return to duty, the employee may fax a written request to DFAS imaging to start deductions.	No action by HR. Employee sends a written request to DFAS imaging to stop deductions giving effective date and stating the employee is on active duty in support of contingency operations. At the time of return to duty, the employee may fax a written request to DFAS imaging to start deductions.	

Benefit	Options	What Action HR Needs To Take		Additional Guidance or Policy
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Voluntary Allotments	Employee retains current allotments.	No action by HR.	No action by HR.	<p>When an employee is placed in LWOP-US, DFAS will stop taking these deductions. If the employee does not stop the contribution, when the employee returns to pay status, deductions will begin again.</p> <p>DFAS will not create a debt for any allotments that are not taken.</p> <p>Employee may stop allotments and restart them at anytime. All elections to stop and start deductions may be done in ESS.</p>
	Employee stops deductions.	No action by HR. Employee sends a written request to DFAS imaging to stop deductions giving the allotment to be stopped, the effective date and stating the employee is on LWOP-US in support of contingency operations. At the time of return to duty, the employee may fax a written request to DFAS imaging to begin any or all of the prior allotments.	No action by HR. Employee sends a written request to DFAS imaging to stop deductions giving the allotment to be stopped, the effective date and stating the employee is on LWOP-US in support of contingency operations. At the time of return to duty, the employee may fax a written request to DFAS imaging to begin any or all of the prior allotments.	

Benefit	Options	What Action HR Needs To Take		Additional Guidance or Policy
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Long Term Care (LTC)	Employee is responsible for arrangements concerning LTC; thus, the employee may pay premiums directly rather than through payroll deductions. Employee will lose coverage if premiums are not paid.	No action by HR.	No action by HR.	<p>The following guidance should be given to the employee.</p> <p>If you go on a period of leave without pay, your agency will not contribute to the allotments during the LWOP period. You can elect to: prepay the allotments, which will increase the per pay amount,</p> <p>If you go into a period of LWOP and have not prepaid your election, your FSA account will be frozen and you will not be eligible for reimbursement for any expenses incurred during that period until the Plan Year ends or you return to active status and begin making allotments again. When you return your allotments will be made on a "catch-up" basis, which means your allotment will be doubled until such time as you are current. If doubling the amount is not sufficient to "catch-up" by the end of the Plan Year, your allotment will be increased proportionately over the pay dates remaining in the Plan Year; or</p> <p>Pay the allotments directly on an after-tax basis.</p> <p>Note: LWOP is not a Qualified Status</p>

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Long Term Care (LTC) (continued)				<p>Change and you will not be permitted to change your election amounts upon return to service.</p> <p>Additional employee guidance and FAQs may be found at the following web address:</p> <p>http:// www.opm.gov/insure/ltc/faq/activeduty.asp</p>

Benefit	Options	What Action HR Needs To Take		Additional Guidance or Policy
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Flexible Savings Account (FSA)	Employee is responsible for arrangements concerning FSAs.	No action by HR.	No action by HR.	<p>If you go on a period of leave without pay, your agency will not contribute to the allotments during the LWOP period. You can elect to: prepay the allotments, which will increase the per pay amount,</p> <p>if you go into a period of LWOP and have not prepaid your election, your FSA account will be frozen and you will not be eligible for reimbursement for any expenses incurred during that period until the Plan Year ends or you return to active status and begin making allotments again. When you return your allotments will be made on a "catch-up" basis, which means your allotment will be doubled until such time you are current. If doubling the amount is not sufficient to "catch-up" by the end of the Plan Year, your allotment will be increased proportionately over the pay dates remaining in the Plan Year; or</p> <p>pay the allotments directly on an after-tax basis.</p> <p>Note: LWOP is not a Qualified Status Change and you will not be permitted to</p>

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Flexible Savings Account (FSA) (continued)				<p>change your election amounts upon return to service.</p> <p>Additional guidance may be found at the following web address:</p> <p>http://www.opm.gov/insure/pretax/fsa/index.asp</p>

Benefit	Options	What Action HR Needs To Take		Additional Guidance or Policy
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Retirement System Deductions	<u>This deduction is not optional!</u> Any employee in a position covered by a retirement system must have deductions if there is pay.	No action by HR or employee.	No action by HR or employee.	DFAS will take this deduction any time there is pay.
Federal and State Tax	<u>This deduction is not optional!</u>	No action by HR or employee.	No action by HR or employee.	DFAS will take these deductions any time there is pay. Changes in withholdings may be made by the employee in ESS during the period of LWOP-US and will effect any intermittent pay.

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Military/ Redeposit/ Deposit Time Deductions	Employee retains current deduction.	No action by HR.	No action by HR.	<p>When an employee is placed in LWOP-US, DFAS will stop taking these deductions. If the employee does not stop the contribution, upon return to pay status, deductions will begin again.</p> <p>DFAS will not create a debt for any contributions that are not taken.</p>
	Employee stops deductions.	No action by HR. Employee sends a written request to DFAS imaging to stop deductions giving the type of deduction, effective date and stating the employee is on Contingency operations. At the time of return to duty, the employee may fax a written request to DFAS imaging to begin deductions.	No action by HR. Employee sends a written request to DFAS imaging to stop deductions giving the type of deduction, effective date and stating the employee is on Contingency operations. At the time of return to duty, the employee may fax a written request to DFAS imaging to begin deductions.	
	Employee may pay off the remaining balance.	Employee works with DOE payroll to remit the balance of the deductions required to fully pay any or all of types of service deposit.	Employee works with DOE payroll to remit the balance of the deductions required to fully pay any or all of types of service deposit.	

Benefit	Options	What Action HR Needs To Take		Additional Guidance or Policy
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Thrift Savings Plan (TSP)	Employee retains current contribution.	No action by HR.	No action by HR.	<p>If the participant is placed in LWOP-US status to enter military service and returns to duty pursuant to the provisions of the Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA), the employee has the opportunity to make up and receive contributions missed while performing military service.</p> <p>During any pay period in which intermittent leave is use and contribution is elected, DFAS will take the contribution if there is sufficient pay.</p> <p>If the employee elects to stop their contributions while in LOWP-US, then there are no employee or agency contributions and the employee will not be eligible to make up contributions upon return to duty.</p> <p>If the employee elects to contribute to a Uniformed Services account, upon return to duty and election to combine accounts, the employee will be given the opportunity to make up missed contributions up to the amount that would have been made.</p>
	Employee stops contributions.	Process stop action for employee according to regular stop rules.	Process stop action for employee according to regular stop rules.	
	Employee contributes to Uniformed Services Account.	No action by HR until employee returns to duty. Employee's accounts may be combined by completing and filing the TSP-65, Request to Combine Uniformed Services and Civilian TSP Accounts.	No action by HR until employee returns to duty. Employee's accounts can be combined by filling in the TSP-65, Request to Combine Uniformed Services and Civilian TSP Accounts.	

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Thrift Savings Plan Catch-up (TSPCU)	Employee retains current contribution.	No action by HR.	No action by HR.	<p>If the participant is placed in LWOP-US status to enter military service and returns to duty pursuant to the provisions of the Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA), the employee has the opportunity to make up and receive contributions missed while performing military service.</p> <p>During any pay period in which intermittent leave is use and contribution is elected, DFAS will take the contribution if there is sufficient pay.</p> <p>If the employee elects to stop their contributions while in LOWP-US, then there are no employee or agency contributions and the employee will not be eligible to make up contributions upon return to duty.</p> <p>If the employee elects to contribute to a Uniformed Services account, upon return to duty and election may be made to combine accounts, the employee will be given the opportunity to make up missed contributions. Current and make-up contributions are subject to annual IRS limits.</p>
	Employee stops contributions.	No action by HR. Employee stops contributions in Employee Self Service. At the time of return from LWOP-US status, employee may restart contributions.	No action by HR. Employee stops contributions in Employee Self Service. At the time of return from LWOP-US status, employee may restart contributions.	
	Contribute to Uniformed Services Account.	No action by HR until employee returns to duty. Employee's accounts can be combined by filling in the TSP-65, Request to Combine Uniformed Services and Civilian TSP Accounts that is used for the regular TSP accounts.	No action by HR until employee returns to duty. Employee's accounts can be combined by filling in the TSP-65, Request to Combine Uniformed Services and Civilian TSP Accounts that is used for the regular TSP accounts.	

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Thrift Savings Plan Loans (Loans)	<u>Can not</u> be stopped! If there is sufficient pay, this deduction will be taken!	<p>HR must submit proper documentation to TSP via mail or fax:</p> <p>Documentation consists of:</p> <ul style="list-style-type: none"> Form TSP-41 (for civilians) or Form TSP-U-41 (for uniformed services), Notification of Nonpay Status; <u>(PREFERRED METHOD)</u> or Form SF-50, Notification of Personnel Action; or A letter on agency letterhead, signed by an appropriate agency official and containing your name, date of birth, and Social Security number; the beginning date of the LWOP-US status; and the signature and title of 	<p>HR must submit proper documentation to TSP via mail or fax:</p> <p>Documentation consists of:</p> <ul style="list-style-type: none"> Form TSP-41 (for civilians) or Form TSP-U-41 (for uniformed services), Notification of Nonpay Status; <u>(PREFERRED METHOD)</u> or Form SF-50, Notification of Personnel Action; or A letter on agency letterhead, signed by an appropriate agency official and containing your name, date of birth, and Social Security number; the beginning date of the LWOP-US status; and the signature and title of 	If you are in LWOP-US status to perform military service, you will be permitted to suspend payments on your loan until you return to pay status even if this is longer than one year. However, if you use military or annual leave and there is sufficient pay, the loan payment will be taken. Submitting the TSP-41 only notifies TSP that they may not receive a loan payment due to employee being in a LWOP-US status.

Benefit	Options	What Action HR Needs To Take		Additional Guidance or Policy
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Thrift Savings Plan Loans (Loans) (continued)		<p>the agency representative providing the information.</p> <p>When the employee returns from LWOP-US status, the employee and the HR office must notify the TSP of your date of return. <u>PREFERRED METHOD</u> is to submit the Form TSP-41, Form SF-50, or a letter from your agency, as described above.</p>	<p>the agency representative providing the information.</p> <p>When the employee returns from LWOP-US status, the employee and the HR office must notify the TSP of your date of return. <u>PREFERRED METHOD</u> is to submit the Form TSP-41, Form SF-50, or a letter from your agency, as described above.</p>	

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22 days of additional military leave	Eligible employees may use this leave as they would any other military leave.	None.	None.	Employee will be paid full amount of pay for these 22 days; however, the employee is only entitled to the difference between military pay and civilian pay. Employees will have any excess monies recovered by DFAS and will be required to provide a copy of their military Leave and Earnings Statements during the 22-day period immediately upon return to a pay status.

* HR needs to process an SF-50 with a NOAC/NOA: 473 LWOP-US – this will place the employee in a nonpay status, but benefits will continue to be deducted any time leave is used unless DFAS is notified that deductions are to be stopped; leave may be used without having to change the SF-50; when the employee will be returned to duty (even though on 5-days excused absence), a RTD action must be processed. Recommend sending one memo to DFAS with the reason for the changes in deductions and a list of all the changes in deductions.

** See “Effects of Nonpay Status,” pages 15-7 and -8 in the OPM Guide for Processing Personnel Actions. There are no deductions if no paycheck is received; however, a paycheck is cut any time an employee is in a leave status during a pay period.

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